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ROBERT U. FOSTER III  
STAFF DIRECTOR

April 22, 2004

The Honorable John Snow  
Secretary of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

Dear Mr. Secretary:

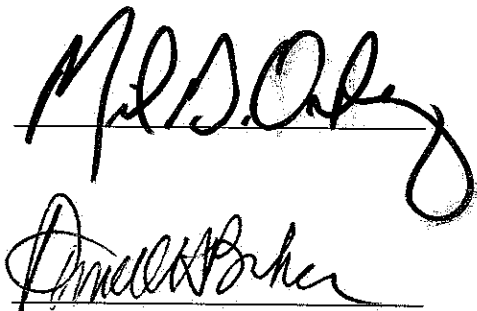
We commend you for your stewardship of the Terrorism Risk Insurance Program, which was established by Congress under the Terrorism Risk Insurance Act of 2002 (TRIA). The Department of the Treasury has done a great service to the Nation by ensuring the continued availability of coverage for terrorism risks.

We are encouraged that TRIA helped promote the availability of insurance for economic development in the aftermath of the attacks of September 11, 2001. With TRIA, building projects and real estate transactions that would not otherwise have been possible have proceeded because of the availability of terrorism insurance coverage. Jobs were created when our economy needed them most.

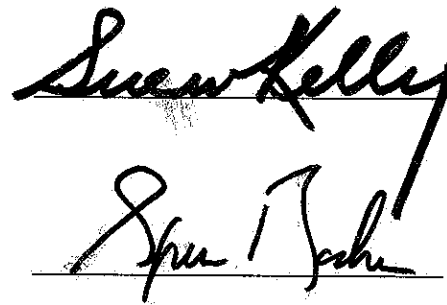
As you know, the "make available" provision of TRIA is scheduled to expire at the end of 2004. We urge you to extend this provision. An extension will ensure that terrorism coverage is widely available while Treasury continues its good work and while private market solutions are still being developed.

In closing, we look forward to working with you to ensure that our nation has every benefit of a stable system of insurance against terrorism.

Yours truly,



Michael G. Oxley



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Kim King

Bel Ney

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10M / - EENEV

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